



From Us, Tailored For You

Sign up for **IKHLAS Dariku** today and grab a Touch 'n Go eWallet voucher!

Campaign Period:

28th JULY - 31st AUGUST 2026

New certificate shall be in force by 7th September 2026

IKHLAS Dariku Reward Campaign

Campaign Eligibility

IKHLAS Dariku 5-Pay with minimum 1 rider

IKHLAS Dariku 10-Pay with minimum 1 rider

Reward

*RM300 Touch 'n Go eWallet (First 10 participants)

*RM150 Touch 'n Go eWallet (First 20 participants)

**Note: Terms and Conditions apply. Eligible certificate is based on the commencement date.*

Campaign Terms and Conditions

1. This “IKHLAS Dariku Reward Campaign” is organized by Takaful Ikhlas Family Berhad (“Takaful IKHLAS”).
2. Campaign Period: 28th July 2026 – 31st August 2026, both dates inclusive.
3. Campaign Eligibility:
 - a. The Campaign is open to all takaful participants who participated in a new certificate for IKHLAS Dariku during the Campaign Period with the following requirement:

Campaign Eligibility	Reward
IKHLAS Dariku 5-Pay with minimum 1 rider	*RM300 Touch ‘n Go eWallet (first 10 participants)
IKHLAS Dariku 10-Pay with minimum 1 rider	*RM150 Touch ‘n Go eWallet (first 20 participants)

**Note: Terms and Conditions apply. Eligible certificate is based on the commencement date*

- b. Participants who participated in more than one certificate are eligible to receive more than one reward, provided they meet the campaign's eligibility requirements.
 - c. The proposal must be submitted during the Campaign Period.
 - d. The reward will be paid to the first 10 or 20 participants based on sequence of submission, provided the certificate must be in force on or before 7th September 2026.
 - e. The list of riders that are eligible for this campaign are as follows:
 - i. TPD Waiver Rider
 - ii. CI Waiver Rider
 - iii. CI Rider
 - f. Takaful IKHLAS agents are not eligible to participate in the Campaign.
 - g. Prior to the email issuance of the Campaign Reward (Touch ‘n Go eWallet voucher) to the participants, the certificate must be in force.
4. Campaign Reward:
 - a. Each participant will be entitled to receive a Campaign Reward in the form of a Touch ‘n Go eWallet voucher for each eligible certificate, subject to meeting the campaign eligibility requirements. Participants who qualify under more than one eligible certificate may receive more than one Campaign Reward. The Campaign Reward for each eligible certificate is as follows:

Campaign Eligibility	Campaign Reward Limit
IKHLAS Dariku 5-Pay with minimum 1 rider	*RM300 for the first ten (10) participants
IKHLAS Dariku 10-Pay with minimum 1 rider	*RM150 for the first twenty (20) participants

**Note: Terms and Conditions apply. Eligible certificate is based on the commencement date.*

Example 1

A participant participated in 2 certificates with the 2 different plans with 1 rider for each certificate will be entitled to the reward as follows:

Certificate	Plan Name	Campaign Reward	Total Reward
1	IKHLAS Dariku 5-Pay with CI Rider	RM300 per participant	RM300
2	IKHLAS Dariku 10-Pay with IKHLAS Lestari	Not eligible	*RM0
Total			RM300

**Note: IKHLAS Lestari need to be pair with another rider to be eligible for this reward campaign*

Example 2

A participant participated in 2 certificates with the 2 same plans with rider for each certificate entitled to the reward as follows:

Certificate	Plan Name	Campaign Reward	Total Reward
1	IKHLAS Dariku 5-Pay with CI Rider	RM300 per participant	RM300
2	IKHLAS Dariku 5-Pay with TPD Waiver Rider & IKHLAS Lestari	RM300 per participant	*RM300
Total			RM600

**Note: IKHLAS Lestari need to be pair with another rider to be eligible for this reward campaign*

Example 3

A participant participated in 1 certificate with 5-Pay plan without any rider:

Plan Name	Campaign Reward
IKHLAS Dariku 5-Pay	Not eligible

- b. All payment mode is acceptable for this Campaign (monthly, quarterly, semi-annually, annually).
- c. The Campaign Reward will be directly credited to the participant's Touch 'n Go eWallet voucher and will be notified through participant's registered email address provided during the proposal submission.
- d. For all eligible certificates, the Campaign Reward will be emailed to the participant no later than 14th September 2026. The participant will be notified after the Campaign Reward has been fulfilled.
- e. The Campaign Reward shall be deemed forfeited and Takaful IKHLAS shall not be liable if the reward is not successfully credited due to an invalid or incorrect phone number provided by the participant.

- f. The Campaign Reward will only be credited to the eligible certificates that fulfilled the terms and conditions of this Campaign.
- g. No appeal, complaint or claim will be entertained if the certificate does not fulfil Campaign terms and conditions.
- h. By participating in this Campaign, the participant is taken to have read, understood and agreed to be bound by these terms and conditions, and accepted that all decisions by Takaful IKHLAS are final and binding. The participants may seek clarification from Takaful IKHLAS should any of the terms and conditions are not fully understood.
- i. By participating in this Campaign, the participant agrees and consent to allow his/her personal data being collected, processed and used by Takaful IKHLAS in accordance with Takaful IKHLAS Privacy Notice, which may be viewed on www.takaful-ikhlas.com.my ("Takaful IKHLAS Privacy Notice").
- j. Takaful IKHLAS reserves the right at its discretion to change, suspend, extend or terminate this Campaign in whole or in part and reserves the right to add, delete or modify any of the terms and conditions of this Campaign at any time, which may be communicated through any channel or mode(s) of communication determined appropriate by Takaful IKHLAS without prior notice to the participant and the participant agrees to be bound by such changes.
- k. Takaful IKHLAS may disqualify/reject any participant who does not comply with the terms and conditions stated herein and/or are found or suspected to be tampering with the Campaign and/or its process or the operations of this Campaign which includes fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Campaign.
- l. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.

